

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAL J. GHAFOR

Debtor(s)

Case No. 19-20118GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2019.
- 2) The plan was confirmed on 03/29/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/25/2019, 08/13/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/30/2024.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$283,287.00.
- 10) Amount of unsecured claims discharged without full payment: \$47,822.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$56,061.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$56,061.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,913.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,695.08
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,608.08

Attorney fees paid and disclosed by debtor: \$87.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	372.00	NA	NA	0.00	0.00
ALLEGHENY COUNTY REDEVELOPM	Secured	12,488.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN MEDICAL COLLECTION /	Unsecured	315.95	NA	NA	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	1,151.00	1,151.34	1,151.34	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	405.00	378.78	378.78	0.00	0.00
CLEANUP SERVICES	Unsecured	600.00	NA	NA	0.00	0.00
CREDIT CONTROL SERVICE++	Unsecured	371.00	NA	NA	0.00	0.00
DR LEONARDS	Unsecured	118.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	870.09	870.09	0.00	0.00
EAST END FOOD CO-OP	Unsecured	586.00	NA	NA	0.00	0.00
EAST LIBERTY FAMILY HEALTH CNR	Unsecured	304.00	NA	NA	0.00	0.00
FAMILY FOOT CARE ASSOCIATES	Unsecured	18.60	NA	NA	0.00	0.00
GREATER PITTSBURGH ORTHOPEDIC	Unsecured	25.00	NA	NA	0.00	0.00
HSBC BANK USA	Unsecured	1,500.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	NA	3,571.51	3,571.51	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	11,893.02	11,893.02	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	18,521.14	6,986.09	6,986.09	6,986.09	0.00
NATALIE N D'ANTONIO ESQ	Unsecured	NA	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	0.00	NA	NA	2,568.66	0.00
PNC MORTGAGE	Secured	2,000.00	NA	NA	0.00	0.00
PROFESSIONAL CREDIT SERVICE	Unsecured	150.00	NA	NA	0.00	0.00
RECOVERY SOLUTIONS CORP++	Unsecured	6,069.57	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	19,344.93	19,344.93	19,344.93	0.00	0.00
SIMM ASSOC INC	Unsecured	35.34	NA	NA	0.00	0.00
SIMM ASSOC INC	Unsecured	134.60	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	100.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
USX FEDERAL CREDIT UNION*	Unsecured	1,009.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,800.00	1,815.69	1,815.69	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILMINGTON SAVINGS FUND SOCIE'	Priority	0.00	840.00	840.00	840.00	0.00
WILMINGTON SAVINGS FUND SOCIE'	Priority	0.00	740.00	740.00	740.00	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	22,000.00	23,768.96	0.00	28,779.46	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	0.00	4,967.20	4,967.20	4,967.20	0.00
ZENRESOLVE LLC++	Unsecured	659.96	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$28,779.46	\$0.00
Mortgage Arrearage	\$4,967.20	\$4,967.20	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,967.20	\$33,746.66	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,137.60	\$14,706.26	\$0.00
TOTAL PRIORITY:	\$12,137.60	\$14,706.26	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,453.85	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,608.08</u>	
Disbursements to Creditors	<u>\$48,452.92</u>	
TOTAL DISBURSEMENTS :		<u>\$56,061.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/16/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.